



**STATE OF TENNESSEE  
DEPARTMENT OF COMMERCE AND INSURANCE  
CONSUMER INSURANCE SERVICES**

DAVY CROCKETT TOWER, 4<sup>TH</sup> FLOOR  
500 James Robertson Parkway, Fourth Floor  
Nashville, TN 37243-0574  
TELEPHONE: (615) 741-2218 or (800) 342-4029 \* FAX: (615) 532-7389

**Are you losing your TennCare coverage?**

If you have employer insurance available through your employer or your spouse's employer, now is the time apply. **You have 30 days to apply for coverage** and not be turned down. If you have been on TennCare for 12 months, you will have no pre-existing condition limitation.

**HIPAA PLANS AVAILABLE IN TENNESSEE**

If you do not have employer insurance coverage available but have had coverage for at least 18 months, you have certain rights under state HIPAA laws (Health Insurance Portability and Availability Act). If you have had prior health insurance (including TennCare) for 18 months of coverage with no gaps exceeding sixty-three (63) days, then you cannot be denied coverage due to a pre-existing medical condition. However, you must seek new health insurance coverage immediately upon termination of your prior coverage in order to be protected.  
**You have 63 days to apply for a HIPAA Plan.**

The following list of companies all offer individual HIPAA policies in Tennessee. When calling for price quotes, you need to specify that you are seeking a "HIPAA" or "guaranteed issue" plan. This list may not be complete and changes in those companies offering individual health products occur frequently. **We are not recommending any company on this list.** For further information, please contact the Consumer Insurance Section at the number listed above.

**Aetna Life Insurance Company**

151 Farmington Avenue  
Hartford, CT 06156  
(800) My Health  
[www.aetna.com](http://www.aetna.com)

**American Medical Security Life Ins. Co**

3100 AMS Blvd, P.O. Box 19032  
Green Bay, WI 54307-9032  
(800) 232-5432  
[www.eams.com](http://www.eams.com)

**American National Life Ins. Co. of Texas**

One Moody Plaza  
Galveston, TX 77550-7999  
(800) 899-6503  
[www.anico.com](http://www.anico.com)

**American Republic Ins. Co.**

P. O. Box 1  
Des Moines, IA 50334  
(800) 247-2190  
[www.aric.com](http://www.aric.com)

**Blue Cross and Blue Shield of Tennessee**

801 Pine Street  
Chattanooga, TN 37402  
(800) 565-9140  
[www.bcbst.com](http://www.bcbst.com)

**Celtic Insurance Company**

233 South Wacker Dr., Suite 700  
Chicago, IL 60606-6393  
(800) 477-7990  
[www.celtic-net.com](http://www.celtic-net.com)

**Central Reserve Life Insurance Co.**  
17800 Royalton Rd.  
Strongsville, OH 44136  
(800) 321-3997  
[www.centralreserve.com](http://www.centralreserve.com)

**Continental General Ins. Co.**  
8901 Indian Hills Drive  
Omaha, NE 68114  
(800) 545-8905  
[www.continentalgeneral.com](http://www.continentalgeneral.com)

**Coventry Health & Life Ins. Company**  
5350 Poplular Ave. Suite 390  
Memphis, TN 38119  
(866) 364-5664  
[www.chctennessee.com/](http://www.chctennessee.com/)

**Freedom Life Ins. Company of America**  
110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 387-9027  
[www.freedomlife.net](http://www.freedomlife.net)

**Golden Rule Insurance Company**  
712 Eleventh Street  
Lawrenceville, IL 62439-2395  
(800) 444-8990  
[www.goldenrule.com](http://www.goldenrule.com)

**Humana Ins. Co.**  
P.O. Box 30111  
Tampa, FL 33630-3111  
(866) 672-9165  
[www.humana.com](http://www.humana.com)

**MEGA Life and Health Ins. Company**  
P.O. Box 982010  
North Richland Hills, TX 76182-8010  
(800) 527-5504  
[www.megainsurance.com](http://www.megainsurance.com)

**Mid-West National Life Ins. Co. of TN**  
4001 McEwen Rd., Suite 200  
Dallas, TX 75244  
(800) 729-2302  
[www.healthinsuranceandmore.com](http://www.healthinsuranceandmore.com)

**National Foundation Life Ins. Co.**  
110 West Seventh St., Suite 300  
Ft. Worth, TX 76102  
(800) 221-9039  
[www.freedomlife.net](http://www.freedomlife.net)

**Physicians Mutual Ins. Co.**  
2600 Dodge Street  
Omaha, NE 68131  
(888) 932-7642  
[www.physiciansmutual.com](http://www.physiciansmutual.com)

**Time Ins. Co.**  
P. O. Box 3050  
Milwaukee, WI 53201-3050  
(866) 884-4636  
[www.assuranthealth.com](http://www.assuranthealth.com)

**Unified Life Insurance Company**  
500 Bielenberg Drive  
Woodbury, Minnesota 55125  
(866) 884-4636  
[www.assuranthealth.com](http://www.assuranthealth.com)

**United American Insurance Co.**  
P. O. Box 810  
Dallas, TX 75221-0810  
(972) 529-5085  
[www.unitedamerican.com](http://www.unitedamerican.com)

**United HealthCare Ins. Co.–AARP members**  
ONLY - 601 E. Street NW  
Washington, DC 20049  
(888) 687-2277  
[www.aarp.org](http://www.aarp.org)

**World Insurance Company**  
P. O. Box 3160  
Omaha, NE 68103-0160  
(800) 786-7557  
[www.worldinsco.com](http://www.worldinsco.com)